

Charges of Retail Banking Services

Effective Date: 28 November 2009

| Services | Item | Charges | |
|---|--|---|--|
| Current Account (Applicable to HKD, USD and RMB Current Account) | Returned Cheque | Due to insufficient funds | HK\$120 / US\$15 / RMB200 per cheque |
| | | Due to technical error(s) made by customers | HK\$50 / US\$6 / RMB50 per cheque |
| | | Undue / Overdue cheque | Free of charge |
| | | Due to the amount of a single RMB cheque exceeding RMB80,000 | RMB200 per cheque |
| | Temporary Overdraft | O/D exceeds credit limit / O/D without credit limit | HK\$100 for each overdraft plus additional interest charges for the exceeded amount at our HKD Best Lending Rate + 9%p.a. or HIBOR, whichever is higher / US\$13 for each overdraft plus additional interest charges for the exceeded amount at our USD Best Lending Rate + 9%p.a. or LIBOR, whichever is higher |
| | | Cheque drawn against uncleared item | HK\$50 / US\$7 per cheque |
| | Cheque Marked Good for Payment | Sent by bank | HK\$200 / US\$26 per cheque plus other bank charges |
| | | Sent by customer | HK\$80 / US\$10 per cheque |
| | Stop Payment on Cheque | Establishing / Cancelling record | HK\$100 / US\$13 / RMB100 per instruction |
| | Printing of Special Cheques | Regular / Gold-plated | Handling charge |
| | Printing of Special Pay-in Slips | | Handling charge |
| | Delivery of Cheque Book | By surface mail | Free of charge |
| | | By registered mail | Handling charge |
| | Delivery of Returned Cheque | By registered mail | Postal fee |
| Account Closure within 3 months from date of Account Opening | | HK\$150/US\$20/RMB150 per account | |
| Dormant Account with Low Balance | No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice) | HK\$100 equivalent per account per half year | |
| Deposit / Withdraw USD notes into / from USD Current Account | | 0.25% of the deposit / withdrawal amount per transaction | |
| RMB cheque handling (due to sweeping from savings account to RMB Current Account to settle the shortfall) | | 1% of the transfer amount per transaction (minimum RMB200) | |
| Savings Account | Report loss of Passbook / Replacement of Passbook (Due to loss / damage of passbook or loss of Chop) | HK\$50 per passbook | |
| | Consolidated Back Item Advice | HK\$70 per copy | |
| | Account Closure within 3 months from date of Account Opening | HK\$150 per account | |
| | Dormant Account with Low Balance | For single currency account: No transaction in account for 2 or more consecutive years and the credit balance at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice) | HK\$100 equivalent per account per half year |
| | | For multi-currency account: No transaction in account for 2 or more consecutive years and the total credit balance of all currencies at any time is less than HK\$2,000 equivalent (When the aggregate balance falls to zero, the account will be closed without further notice) | 1. HK\$100 equivalent per account per half year 2. The charge will be debited from the balance in HKD first. If the balance in HKD is less than HK\$100, the difference will be debited from other available currency(ies) in alphabetical order until a total amount of HK\$100 is debited. |
| Service Fee (Note 1) | Average balance below HK\$5,000 equivalent (Starts from the Account Day of the previous month to the Account Day before the last Account Day of the current month) | HK\$50 per month | |
| Time Deposit Account (including Club Deposits) | Early uplift on Time Deposits | HK\$200 per transaction (interest penalty may be levied) | |
| ATM Card/ Dual Currency Card/ HKD China UnionPay Card | Annual fee | HK\$50 per card | |
| | Loss of card | Report loss and re-issue | HK\$50 per card |
| | | Report loss only | Free of charge |
| | | Re-issue of new card due to card lost in transit | Free of charge |
| | ATM cash withdrawal through BOCOM ATMs in Mainland China (ATM Card only) | | HK\$8 per transaction |
| | ATM cash withdrawal through JETCO ATM network in Mainland China and Macau | | HK\$10 per transaction |
| | ATM cash withdrawal through PLUS ATM network | | HK\$25 per transaction |
| ATM cash withdrawal through China UnionPay ATM network (Dual Currency Card only) | | RMB 15 per transaction | |
| ATM cash withdrawal through China UnionPay ATM network (HKD China UnionPay ATM Card only) | | HK\$15 per transaction | |
| Cashier's Order | Issuance (HKD) | HK\$50 per order | |
| | Issuance (USD) | HK\$50 equivalent per order | |
| | Banker's endorsement to certify the name of purchaser | Free of charge | |
| | Refund | HK\$50 per order | |
| | Report loss | HK\$50 per order plus charge for reporting to HKAB / HKICL | |
| Cashier's Order Marked Good by bank | | HK\$35 per order | |
| BComBEST Services | Maintenance | The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$800,000 equivalent | HK\$200 per month |
| | Re-applying | Re-applying within 6 months from cancellation (Note 3) | HK\$100 per application |
| BOCOM FORTUNE Services | Maintenance | The monthly average aggregate daily credit balance of designated accounts (Note 2) in the name of the customer is less than HK\$100,000 equivalent | HK\$50 per month |
| | Re-applying | Re-applying within 6 months from cancellation (Note 3) | HK\$100 per application |

Note 1: Exemptions apply to senior citizens (aged 55 or above), corporate accounts, association accounts, trustee accounts and customers who are using the designated product(s) or service(s) determined by our Bank from time to time. The designated products/services include: BComBEST, BOCOM FORTUNE, mortgage, overdraft or loan, Bo Bo Savings Account, securities account, investment account, FX margin trading, time deposits/club deposits, Bank of Communications Pacific Credit Card.

Note 2: Savings Account, Current Account, Time Deposit Account, Securities Account, Equity Linked Investment Account, Debt Instrument Account, Investment Funds Account and FX Margin Trading Account – Cash Margin.

Note 3: Also applicable to individual who had previously cancelled and re-applies the BComBEST services / BOCOM FORTUNE services in joint names, and vice versa.

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| Safe Deposit Box | Replacement of one key | HK\$150 per key plus handling charge | |
| | Breaking open of box due to loss of all keys | HK\$200 per box plus handling charge (including charge for replacement of keys) | |
| Autopay | Creation of new record / Amendment of record | | |
| | Returned Autopay | Due to insufficient funds | HK\$150 per record |
| | | Due to other reasons | HK\$20 per record |
| Autopay of Payroll Service | Written Instruction | Credit into our bank's A/C | Free of charge |
| | | Credit into other bank's A/C | HK\$3 per account (minimum HK\$50) |
| | Diskette Instruction | Initial set up fee | HK\$200 |
| | | Credit into our bank's A/C | Free of charge |
| | | Credit into other bank's A/C | HK\$0.8 per account (minimum HK\$50) |
| Bank Confirmation | Verification of Account Signature | | HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy) |
| | Confirmation of Account Information | Confirmation of Account Balance | HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy) |
| | | Confirmation of Account Opening | HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy) |
| | | Confirmation of Mortgaged Property | HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy) |
| | | Confirmation of Banking Facilities | HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy) |
| | Issuance of Bank Reference Letter | | HK\$200 / US\$26 per copy (HK\$20 / US\$3 for each additional copy) |
| Issuance of non-standardized Bank Reference Letter | | HK\$300 / US\$39 per copy | |
| General Services | Cash withdrawal, Transfer and CHATS Outward through Savings or Current Account (Note 1) | The number of transactions conducted over our branch /sub-branch counter exceeds the "Free monthly transaction count" as time to time specified by us | Counter Service Fee of HK\$20 for each transaction that is conducted in each month after the specified number of transactions has been conducted in that month |
| | Account History Report for Savings or Fixed Deposit Accounts (Note 2) | Record within 1 year | HK\$250 per account |
| | | Record within 2 years | HK\$750 per account |
| | | Record within 3 years | HK\$1,000 per account |
| | | Record more than 3 years (up to 7 years) | HK\$1,000 per year thereafter |
| | BR / CI Search | | HK\$150 per search Negotiable for Offshore Company (minimum HK\$2,000) |
| | Outward Clean Bills Collection | Paid / Return item | HK\$150 per draft (plus correspondent bank charges) |
| | Inward Remittance Bought | Paid / Return item | 0.5% per application form (minimum HK\$100) (plus correspondent bank charges) |
| | Bank Confirmation for Audit Purposes | | HK\$300 per letter (over 2 years, an additional charge of HK\$100 per letter per year, up to 7 years) |
| | Reference Letter of Customer to Other Banks | | HK\$300 per letter |
| | Reference Letter of Customer to Solicitors | | HK\$100 per letter |
| | Request for Personal Data | | HK\$200 per account per request (including no account maintained) |
| | Written Standing Instructions | | HK\$70 per item |
| | Reprint of Annual Statement of Mortgage Account | | HK\$100 per copy |
| | Request for copy of documents by Customer | | HK\$50 per page (additional charge for special cases) HK\$200 for each Title Deed |
| | Gift Cheque | Purchase through Counter | HK\$10 per cheque |
| | | Purchase through ATMs | HK\$5 per cheque |
| | Coins Exchange (Note 3) | | HK\$2 per sachet |
| | HKD Notes Deposit (must be presorted) | Over 300 notes or over HK\$50,000 per day per customer | HK\$0.3 per note (minimum HK\$100) or 0.5% of the amount per transaction, whichever is higher |
| | HKD Coins Deposit (must be presorted) (Note 3) | | HK\$2 per sachet or part thereof |
| | Bulk Cheque Deposit | Up to 30 pieces per day | Free of charge |
| | | Over 30 pieces per day | HK\$1 per subsequent piece |
| | Foreign Currency Notes Exchange (Renminbi excluded) | Bank Customers | Free of charge (Note 4) |
| | | Non-Bank Customers | HK\$60 per transaction |
| | Renminbi Currency Notes Exchange | Bank Customers | Free of charge (Note 4) |
| | | Non-Bank Customers | HK\$50 per transaction |
| | Foreign Currency Notes deposit into / withdraw from the same Currency Account (USD Notes deposit account excluded) | USD | 0.25% of the deposit / withdrawal amount per transaction |
| Renminbi | | 0.1% of the deposit /withdrawal amount if the deposit / withdrawal amount per transaction is over RMB20,000 | |
| Other foreign currencies (GBP, AUD, CAD and JPY only) | | 0.375% of the deposit / withdrawal amount per transaction | |
| Facsimile | Within Hong Kong | HK\$50 (up to 5 pages) | |
| | Outside Hong Kong | HK\$100 (up to 2 pages) | |
| | Each additional page (any country) | HK\$50 per page | |
| Photocopying of Statement (including reprint of e-consolidated statement) | Within 1 month | HK\$50 equivalent per copy | |
| | 1 month to 7 years (up to 7 years) | HK\$70 / US\$9 / RMB70 per copy (Each statement period counted as one copy) | |
| Note 1: "Free monthly transaction count": BComBEST – No limit; BOCOM FORTUNE – 30 transactions; General customer –8 transactions. Customer may also need to pay the relevant fee when conducting certain banking transactions, e.g. CHATS Outward. The Bank reserves the right to change the scope of services which are subject to the Counter Service Fee and the "Free monthly transaction count" from time to time. Exceptions apply to senior citizens (aged 65 or above) Note 2: "Record within 1 year" means the record within one calendar year (from 1 January to 31 December). Request for less than 1 year record is still charged as "Record within 1 year". Note 3: HK\$20 per sachet for HK\$0.1 & HK\$0.2; HK\$25 per sachet for HK\$0.5; HK\$100 per sachet for HK\$1, HK\$2 & HK\$5; HK\$200 per sachet for HK\$10. Note 4: The bank reserves the right to levy an additional charge on bulk Foreign/ Renminbi Currency Notes Exchange. | | | |

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|--|--|------------------------------------|----------------------------------|
| General Services | Replacement of Copies of Advice / Receipt | Within 1 year | HK\$50 per page |
| | | 1 year to 2 years | HK\$100 per page |
| | | 2 years to 3 years | HK\$150 per page |
| | | 3 years to 4 years | HK\$200 per page |
| | | 4 years to 5 years | HK\$250 per page |
| | | 5 years to 6 years | HK\$300 per page |
| | | 6 years to 7 years (up to 7 years) | HK\$350 per page |
| | Cross Border Accounts Enquiry | Set up enquiry function | HK\$200 per account |
| | | Set up authorization for enquiry | HK\$200 per account |
| | CHATS (Counter Transaction) (Note1) | CHATS Outward (HKD) | HK\$170 per transaction |
| | | CHATS Outward (USD) | US\$22 / HK\$170 per transaction |
| | | CHATS Outward (EUR) | EUR16 / HK\$170 per transaction |
| | | CHATS Outward (RMB) | RMB170 / HK\$170 per transaction |
| | | CHATS Outward (HKD) to Shenzhen | HK\$170 per transaction |
| | CHATS (Internet Transaction) | CHATS Outward (HKD) | HK\$50 per transaction |
| | | CHATS Outward (USD) | US\$6 per transaction |
| | | CHATS Outward (EUR) | EUR5 per transaction |
| Message | | Free of charge | |
| Electronic Clearing Transfer (Internet Transaction) (Note 2) | Electronic Clearing Transfer Outward (HKD) | HK\$5 per transaction | |
| Note 1: If you have specified that the beneficiary receives full amount, an additional recipient bank charges and cable fee of HK\$100 will be charged Note 2: The funds transferred via Electronic Clearing Transfer will be credited to the recipient's account after two business days. The reference to "business day" means any day on which banks in HKSAR are open for business (except Saturday, Sunday or public holiday). | | | |